



**CERTIFICATE OF EXPRESS MAILING**

EXPRESS MAIL Mailing Label Number EV529439962US

Date of Deposit: May 9, 2005

I hereby certify under 37 CFR 1.10 that this correspondence is being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" with sufficient postage on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Name: Melissa Schrader

Signature:

*Melissa Schrader*  
Clifford Chance US LLP

Docket No. 3499-218

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence

Filed: February 12, 2002

Group Art Unit: 3624

Serial No: 10/074,584

Examiner: Narayanswamy Subramanian

For: RISK MANAGEMENT CLEARINGHOUSE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REQUEST FOR CONSIDERATION**

Sir:

In response to the Final Office Action dated November 10, 2004, for which a three-month extension of time is enclosed herewith, please amend the above-identified patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.